

We claim:

1. A method of improving debt collection from a plurality of debtors comprising the steps of:

attitudinally classifying a debtor into at least one of a plurality of attitudinal segments according to a plurality of attitudinal profiles each of said segments suggesting a debt collection strategy to employ with respect to said debtor; and

assigning a debt collection strategy to said debtor based upon the attitudinal segment into which said debtor was classified.

2. The method of claim 1 wherein said attitudinal profiles classify debtors into at least first, second and third segments wherein said first segment is comprised of debtors who value the ability to restructure debt payment, said second segment is comprised of debtors who are concerned about credit rating and said third segment is comprised of debtors who respond only to aggressive collections tactics.

3. The method of claim 1 wherein a debt collection strategy includes:  
directly contacting a debtor by a collection agent;  
sending written correspondence to a debtor; and  
specific negotiation script.

4. A method of enhancing debt collection from a plurality of debtors comprising the steps of:

attitudinally classifying a debtor into at least one of a plurality of attitudinal segments using a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling a likelihood of debt payment by the debtor based upon the attitudinal segment; and

assigning the debt collection task to a debt collection strategy based upon the attitudinal segment into which said debtor was classified.

5. The method of claim 4 wherein said attitudinal profiles are characterized by debtors who value the ability to restructure their debt payments; debtors who are concerned about maintaining a positive credit rating; debtors who respond to aggressive collections efforts.

6. The method of claim 4 wherein said step of modeling a likelihood of debt payment by the debtor based upon the attitudinal classification includes the steps of:

- identifying debtors of a creditor sharing a set of characteristics;
- identifying the debtors likelihood to make payments on debt;
- modifying negotiations tactics based upon the debtor's likelihood to make payment; and
- selecting a collection agent having a skill set conforming to a debtors attitudinal profile and likelihood to make payment on debt.

7. The method of claim 4 wherein a debt collection strategy includes:

- contacting a debtor through a collection agent;

8. A method of improving debt collection from a plurality of debtors comprising the steps of:

- attitudinally classifying a debtor into at least one of a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

- modeling a likelihood of debt payment by the debtor based upon the attitudinal classification;

- assigning the debt collection task to a debt collection strategy based upon:

- the profile into which said debtor was classified into and
  - the likelihood of payment.

9. The method of claim 8 wherein said attitudinal profiles are characterized by:

- debtors who prefer debt repayment restructuring;

debtors concerned about credit rating;  
debtors who respond to aggressive collections efforts.

10. The method of claim 8 wherein said step of modeling a likelihood of debt payment by the debtor based upon the attitudinal classification includes the steps of:

identifying debtors sharing a set of values and preferences for how they wish to be treated during the collections process;

identifying a relative value placed on each value and preference of the set of values and preferences by the debtor.

11. A method of improving debt collection from a plurality of debtors comprising the steps of:

attitudinally classifying a debtor into at least one of a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling a likelihood of debt payment by the debtor based upon the attitudinal classification;

assigning the debt collection task to a debt collection resource based upon:

a debtor 's attitudinal segment;  
the likelihood of payment; and  
an optimal allocation of available collection resources.

12. The method of claim 11 wherein said attitudinal profiles include:

debtors who value debt payment restructuring;

debtors who are concerned about maintenance of a credit rating.

debtors who respond to aggressive collections conduct.

13. The method of claim 12 wherein said step of modeling a likelihood of debt payment by the debtor based upon the attitudinal classification includes the steps of:

identifying a segment of debtors sharing a set of values and preferences for the collections process;

identifying the relative importance of said values and preferences in a willingness and likelihood to make payments on debt.

14. A method of improving debt collection from a plurality of debtors comprising the steps of:

attitudinally classifying a debtor into at least one of a plurality of attitudinal profiles, each of said profiles suggesting a debt collection strategy to employ with respect to said debtor;

modeling a likelihood of debt payment by the debtor based upon the attitudinal classification;

assigning the debt collection task to a debt collection resource based upon:

the profile into which said debtor was assigned;

the likelihood of payment;

an optimal allocation of available collection resources.